

# Beyond Dashboards and Trend Analysis

Josh Reid

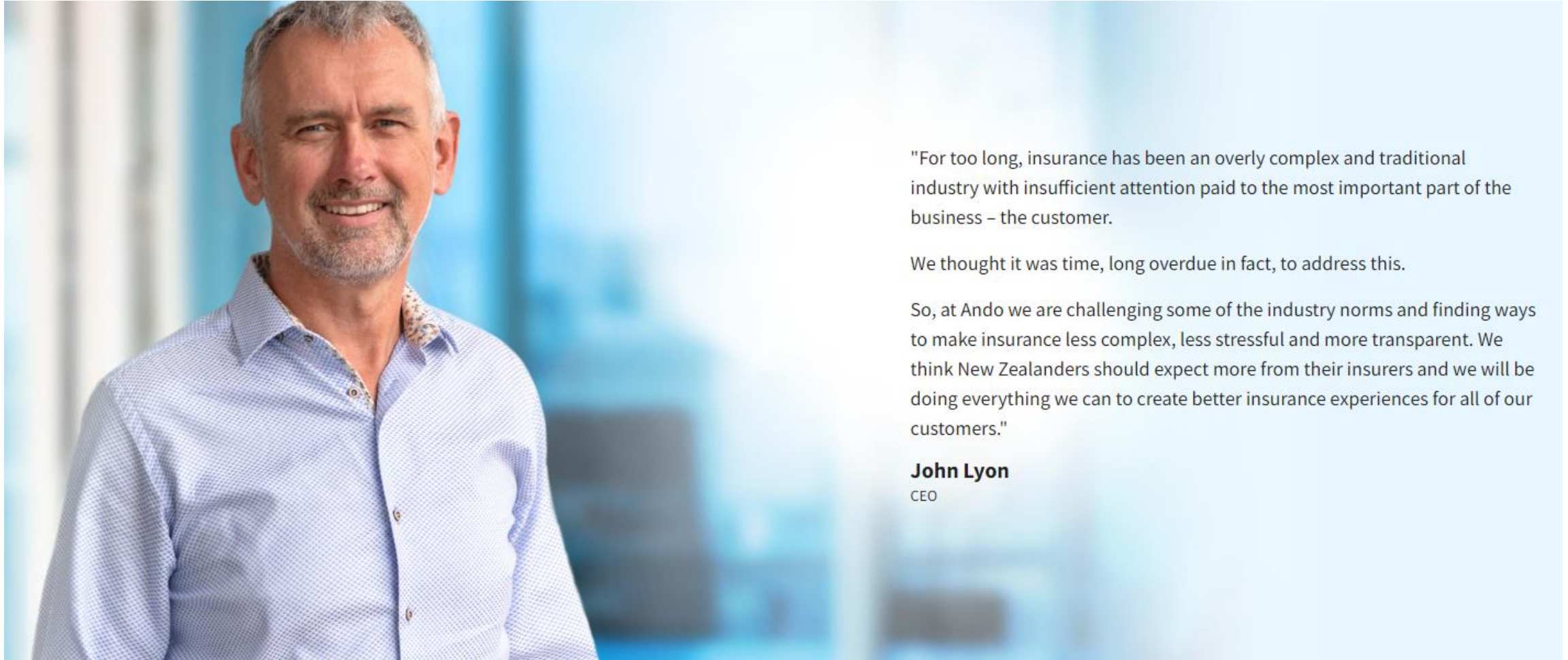


# Beyond Dashboards and Trend Analysis

## Overview

- Ando Insurance
- Qlik at Ando
- Case studies
  - Russian Oligarchs
  - Risk Based Pricing
- Summary

# Ando Insurance



"For too long, insurance has been an overly complex and traditional industry with insufficient attention paid to the most important part of the business – the customer.

We thought it was time, long overdue in fact, to address this.

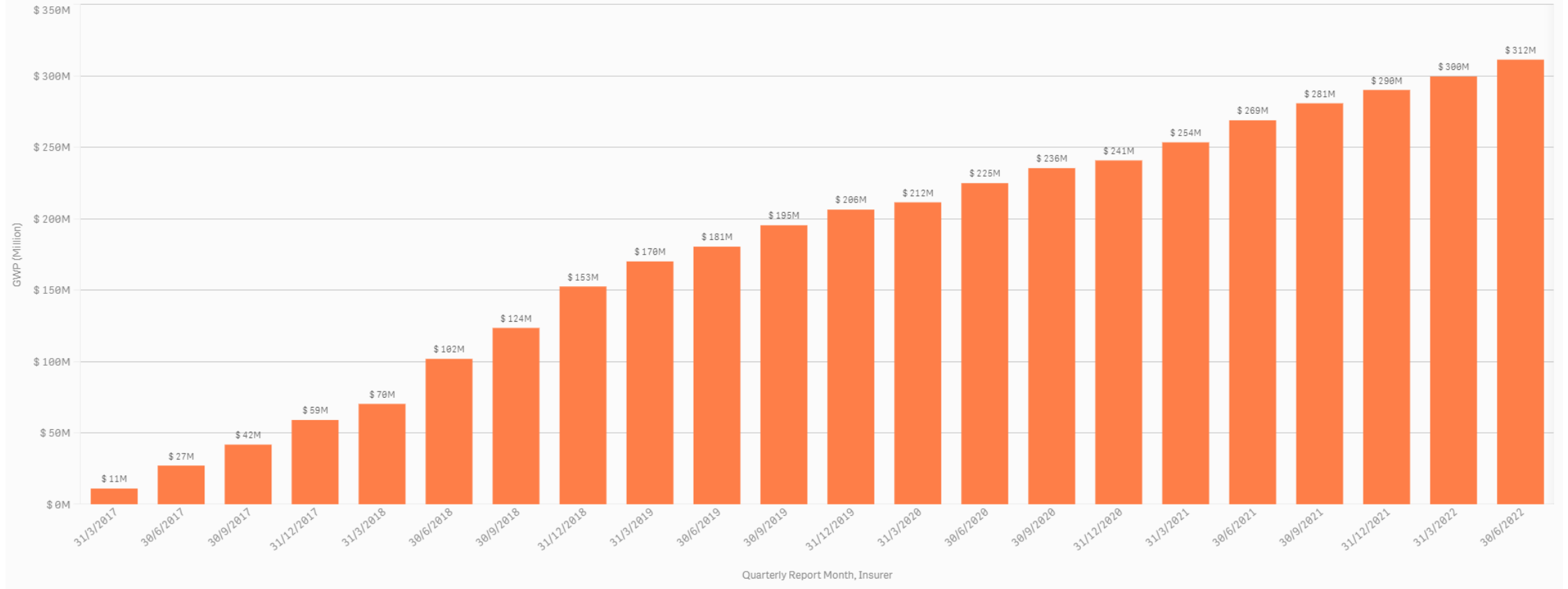
So, at Ando we are challenging some of the industry norms and finding ways to make insurance less complex, less stressful and more transparent. We think New Zealanders should expect more from their insurers and we will be doing everything we can to create better insurance experiences for all of our customers."

**John Lyon**

CEO

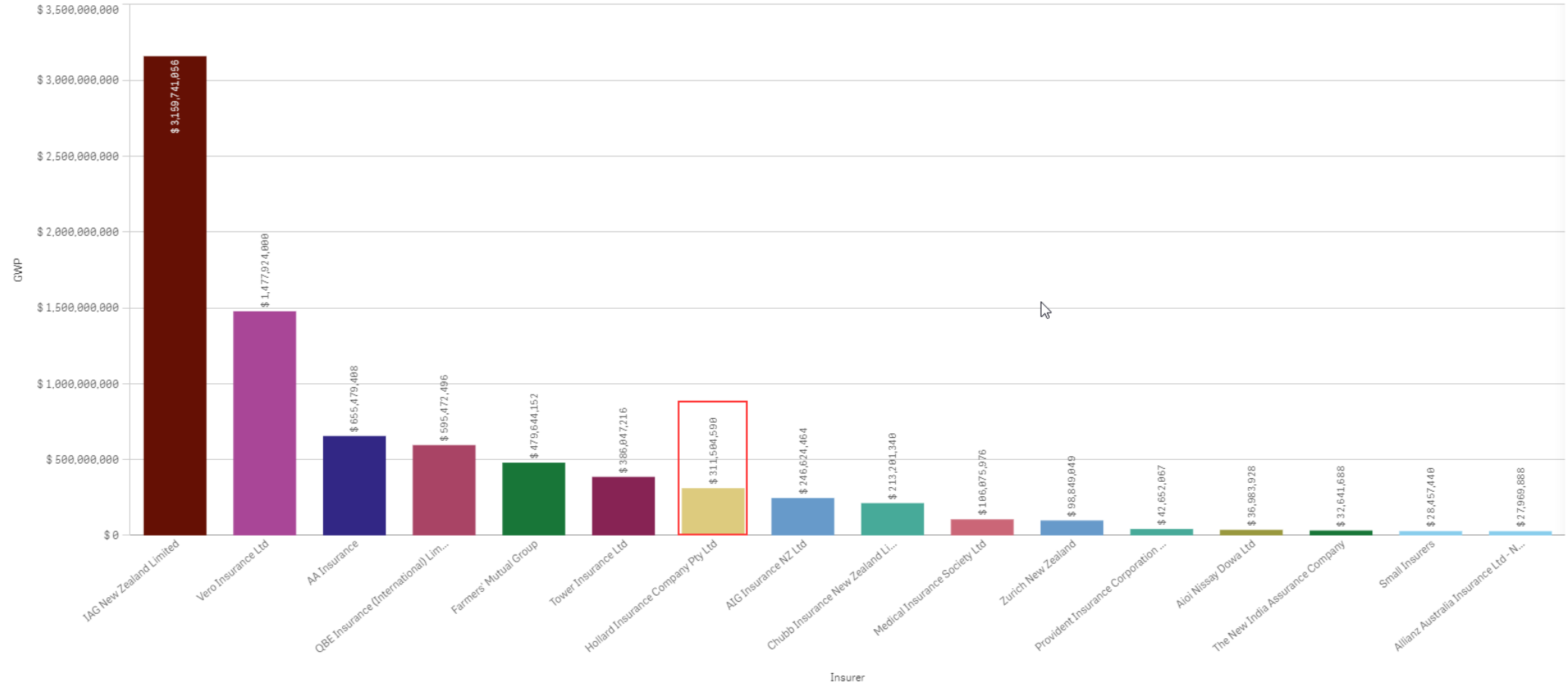
# Ando Insurance

Annualised Gross Written Premium by insurers (all classes of business)



# Ando Insurance

Current GWP standing





+



# Case Studies

The logo for ANDCO, featuring the word "ANDCO" in white, bold, uppercase letters on a red square background.

**ANDCO**





**Insurance for Russian Oligarchs?**



# Sanctions lists

Sanctioned Full Name	Q	Sanction List	Q	Sanction ID	Q	Date of Sanction	Q	DOB	Q
JABIR AL-JALAMAH		EU		6138		2010-02-05		1959-09-24	
JABER AL-JALAMAH		EU		6135		2010-02-05		1959-09-24	
JABER AHMAD AL-JALAHMAH		EU		6134		2010-02-05		1959-09-24	
ABU MUHAMMAD AL-JALAHMAH		EU		6136		2010-02-05		1959-09-24	
HAMID AL-ALI		EU		6126		2010-02-05		1960-01-20	
HAMID AL-ALI		EU		6132		2010-02-05		1960-01-20	
HAMID AL-ALI		EU		6133		2010-02-05		1960-01-20	
HAMID AL-'ALI		EU		6130		2010-02-05		1960-01-20	
HAMID AL-'ALI		EU		6131		2010-02-05		1960-01-20	
HAMED AL-ALI		EU		6127		2010-02-05		1960-01-20	
HAMED AL-'ALI		EU		6128		2010-02-05		1960-01-20	
HAMED AL-'ALI		EU		6129		2010-02-05		1960-01-20	
MUBARAK MUBARAK AL-BATHALI		EU		6142		2010-02-05		1961-10-01	
MUBARAK AL-BAZALI		EU		6146		2010-02-05		1961-10-01	
MUBARAK AL-BATHALI		EU		6143		2010-02-05		1961-10-01	
MUBARAK AL-BATHALI		EU		6145		2010-02-05		1961-10-01	
MUBARAK AL-BATHALI		EU		6148		2010-02-05		1961-10-01	
MUBARAK AL-BADHALI		EU		6144		2010-02-05		1961-10-01	
MOBARAK AL-BTHALY		EU		6147		2010-02-05		1961-10-01	
MUHAMMAD AL-HAMATI		EU		1266		2010-02-05		1971-11-19	
MUHAMMAD AL-AHDAL		EU		7351		2010-02-05		1971-11-19	
MOHAMMAD SADIQ AL-AHDAL		EU		7737		2010-02-05		1971-11-19	
MOHAMED AL-AHDAL		EU		7735		2010-02-05		1971-11-19	
MUKHTAR BELMUKHTAR		EU		5764		2010-02-05		1972-06-01	
MOKHTAR BELMOKHTAR		EU		102306		2010-02-05		1972-06-01	
KHALED BELMOKHTAR		EU		5759		2010-02-05		1972-06-01	

# Russian Sanctions

- Quick delivery of solution
- No new system
- Peace of mind
- Business engagement



# Risk Based Pricing

# Address Hazard Analysis

## Address

- 1 1st Avenue, Red Beach
- 1 2nd Avenue, Red Beach
- 1 9th Avenue, Red Beach
- 1 A C Baths Avenue, Tauhara, Taupo
- 1 A Court Street, Sanson

## Referral Location

- Auckland
- Christchurch
- Coromandel
- Dunedin
- Gisborne

### Instructions:

Use the filter in the top left-hand side of the screen to search for any property in New Zealand. Use the Referral Location filter to apply hazard layers to the map for a given region/city. Once you search for a property, the elements of this sheet will populate with information about that address.

Existing Area Exposure

\$0

The total exposure that Ando is on risk for at and around this address



Please select an address you would like to plot

The calculation condition is not fulfilled

The calculation condition is not fulfilled

### Note:

A nearby Ando risk to the property being searched will not appear in the map where they fall into different postcodes.

The calculation condition is not fulfilled

Record





# Ando Property Summary

📍 4 Craig Terrace, Te Kuiti, 3910



## Flood:



Very Low

## Earthquake:



Very Low

## Storm:



Low

# Risk Based Pricing

Addresses with highest surrounding exposure				
property_address	Q	Existing Area Exposure	Risk Count	Insured Count
<b>Totals</b>		-	<b>42475</b>	<b>34805</b>
[REDACTED]		\$11,259,814	4	3
[REDACTED]		\$10,751,348	21	7
[REDACTED]		\$10,175,398	20	6
[REDACTED]		\$9,759,048	19	6
[REDACTED]		\$9,610,654	5	4
[REDACTED]		\$9,205,498	18	7
[REDACTED]		\$9,182,962	18	5
[REDACTED]		\$9,060,326	3	3
[REDACTED]		\$9,060,326	3	3
[REDACTED]		\$8,942,098	17	7
[REDACTED]		\$8,851,871	4	4
[REDACTED]		\$8,851,871	4	4
[REDACTED]		\$8,851,871	4	4
[REDACTED]		\$8,851,871	4	4
[REDACTED]		\$8,794,565	3	3
[REDACTED]		\$8,794,565	3	3

# Risk Based Pricing

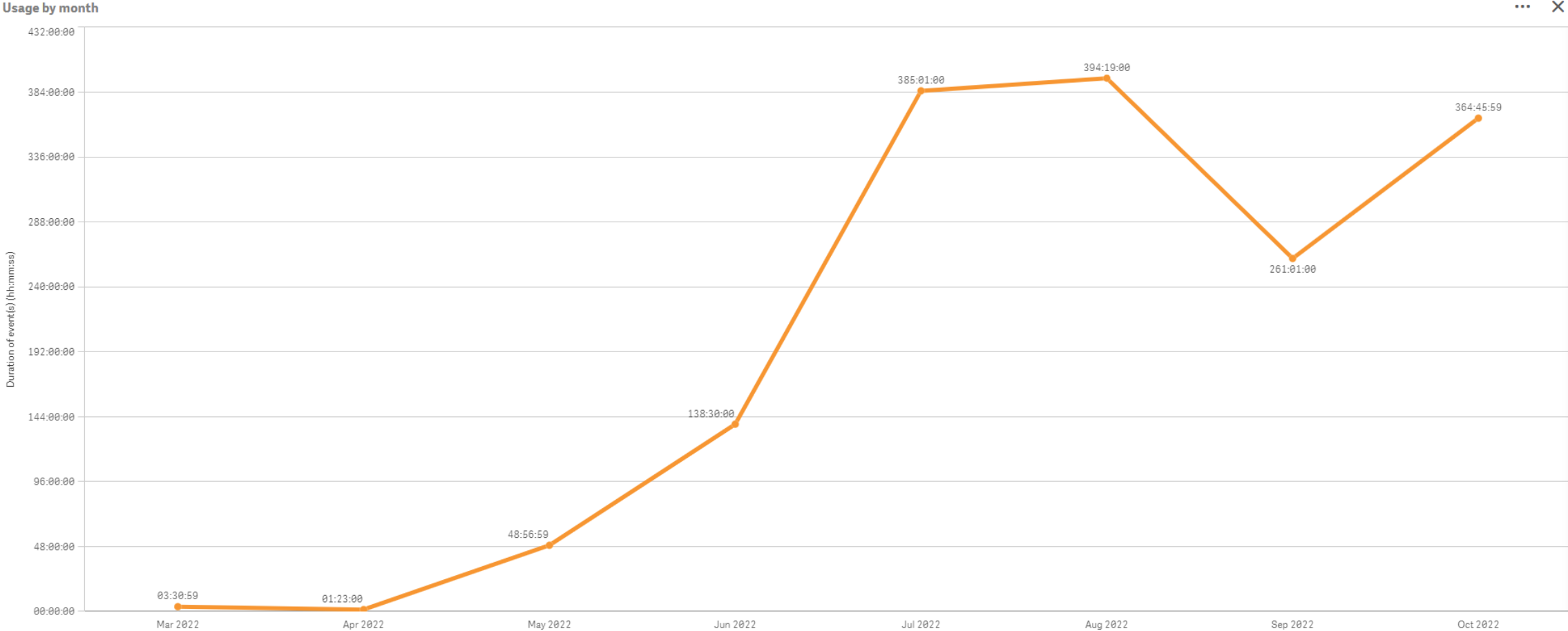
Flood			
	Flood	Risk %	Population %
<b>Totals</b>		<b>100.00%</b>	<b>100.00%</b>
	$-25 \leq x < 0$	4.04%	5.22%
	$0 \leq x < 25$	91.31%	90.15%
	$25 \leq x < 50$	1.79%	1.55%
	$50 \leq x < 75$	0.77%	0.70%
	$75 \leq x < 100$	0.48%	0.46%
	$100 \leq x < 125$	1.60%	1.91%



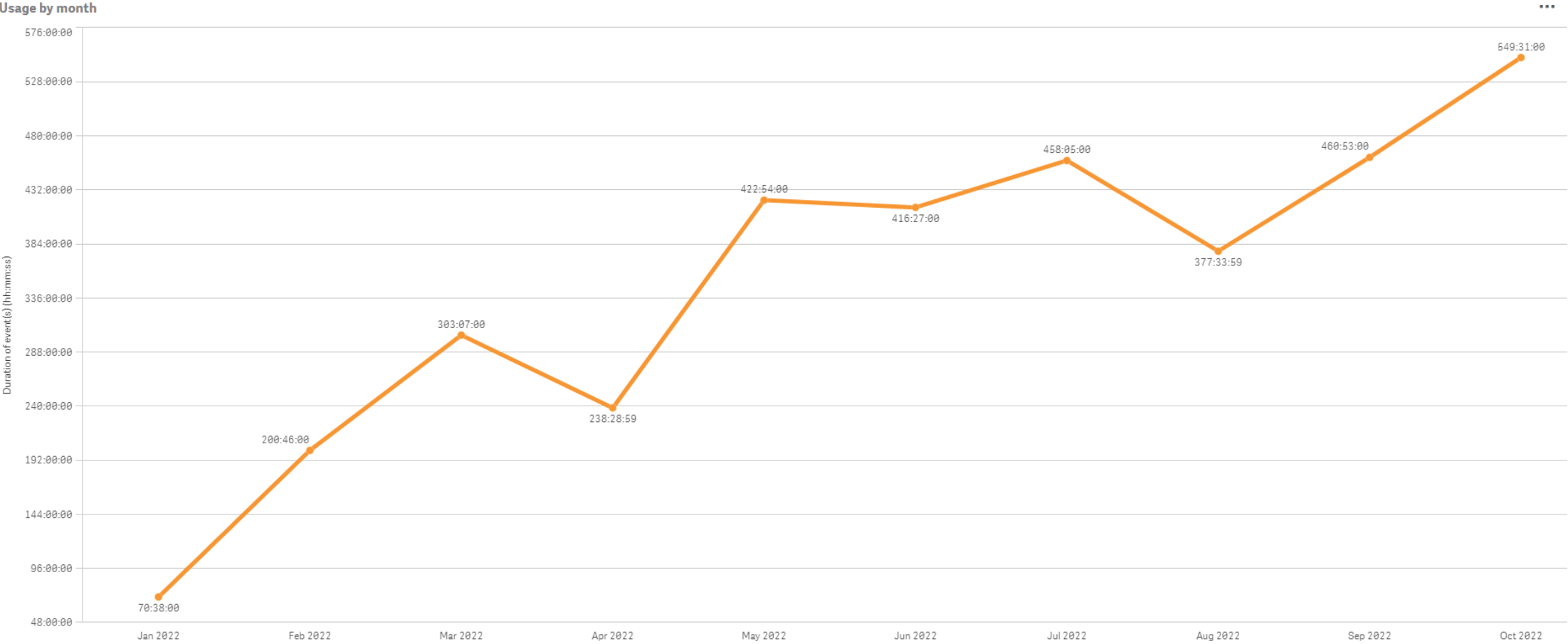
# Risk Based Pricing

- Consolidation of information
- User experience improvements
- Consistency of decisions
- Engagement from the underwriting team
- Portfolio analysis possible with all information in app

# Risk Based Pricing – New app usage



# Risk Based Pricing – All other app usage



# Summary

- Integrating with team workflows
- Improved development
- Reduced admin
- Entry-level usage
- Increased engagement

**Thank you**

